

REMARKS

Claims 1-18 are pending in the application.

Claims 1-18 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite. Claims 1, 2, 7, 8, 10, 11, 16 and 17 are amended to obviate the 112 rejections. Applicant respectfully requests reconsideration and withdrawal of the 112 rejection.

Claims 1-18 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 5,659,731 to Gustafson, hereinafter "Gustafson", or in view of U.S. Patent Publication No. 2003/0208684 to Camacho et al., hereinafter "Camacho. Claims 1 and 10 are independent. Applicant respectfully traverses this rejection.

Claim 1 provides a computer-implemented method for determining authenticity of a business partner in response to a request of a user. The method includes (a) receiving a request of a user to determine authenticity of a business partner, (b) receiving an identity of the business partner from the user, (c) matching the identity of the business partner to a business data record of a business that is one of a plurality of businesses by searching at least one database for the business data record having attributes that match the identity, and (d) processing one or more of the at least one data attribute of the matched data record according to a set of authentication rules to determine if the business partner is authentic. The data record includes at least one data attribute that represents at least one credential of the business partner.

Gustafson discloses a matching system that provides a confidence indicator for a match between a given entity and an entity selected from a database (col. 3, lines 22-26). The system matches attributes of a given entity with the attributes of entities stored within the database in order to indicate the identity of closely matching entities, and provides numerical scores for each attribute that indicate the quality or accuracy of the

match for each of the attributes (col. 3, lines 45-50). A grade is assigned to each score of a plurality of the attributes, with the grade being selected from a small number of possible grades, such as a clear match, a clear mismatch, and a possible match (col. 3, lines 50-55). The method then produces a match indicator, or confidence code, that reflects the overall quality of the match for the particular entity (col. 3, lines 57-60). The confidence factor represents the probability of a proper match for each identified entity (col. 5, lines 5-6).

Gustafson discloses a system that provides an indicator, or confidence code, indicating the probability that a given entity is a proper **match** for an entity selected from a database. However, Gustafson **does not** disclose **authenticating** a business partner by determining the credentials of the business partner, for example to determine whether the business partner is suitable to enter into a business relationship.

The Office Action cites col. 1, lines 33-37 in Gustafson as a disclosure of the authentication step of claim 1. This citation of Gustafson discloses determining whether i) a supplied identification of a company, and ii) a listing having a similar name in a database, represent the same company. This citation further discloses that matching such records allows one to utilize credit information from the database in order to make business decisions regarding the company. Thus, Gustafson discloses accessing information from a database, but does not disclose authentication rules used to determine an authenticity based on credentials of the business entities.

In addition, the Office Action equates authentication rules with "algorithms for statistical comparison", however these algorithms are provided to generate a score reflecting the quality of a match between records (see col. 6, lines 25-35). Therefore, this algorithm provides no information regarding the authenticity of a business or its suitability for a business transaction.

The Office Action also indicates that authenticating a business partner is fairly taught in Gustafson in col. 1, lines 23-33. However, this citation generally refers to

matching data records in a business entity. Although this matching may be used to retrieve additional information about a company, there is no disclosure of determining an authenticity of a business partner according to a set of authentication rules, based on credentials of a business partner.

Therefore, Gustafson does not disclose or suggest "(d) processing one or more of said at least one data attribute of said matched data record according to a set of authentication rules to determine if said business partner is authentic, wherein said at least one data attribute represents at least one credential of said business partner," as recited in claim 1.

Camacho discloses a method and apparatus for authenticating transactions conducted by an individual or agent by comparing biometric data and/or profiles to known templates previously provided to the system in a certifiable environment (par. 0016). If transaction authentication cannot be achieved, business rules of the apparatus are used to determine successive action (par. 0016).

Camacho simply provides a system of identification, by comparing data or profiles to known templates. The system does not make determinations of authenticity as provided in claim 1 and discussed above. Therefore, Camacho does not disclose or suggest "(d) processing one or more of said at least one data attribute of said matched data record according to a set of authentication rules to determine if said business partner is authentic, wherein said at least one data attribute represents at least one credential of said business partner," as recited in claim 1.

Neither Gustafson nor Camacho disclose or suggest "(d) processing one or more of said at least one data attribute of said matched data record according to a set of authentication rules to determine if said business partner is authentic, wherein said at least one data attribute represents at least one credential of said business partner," as recited in claim 1. Thus, Gustafson and Camacho, whether considered alone or in combination, fail to disclose or suggest the elements of claim 1. Therefore, claim 1 is

patentable over the cited combination of Gustafson and Camacho.

Claim 10 recites features similar to those recited in claim 1. For at least reasoning similar to that provided in support of the patentability of claim 1, claim 10 is patentable over the cited combination of Gustafson and Camacho.


Claims 2-9 depend from claim 1. Claims 11-18 depend from claim 10. For at least reasoning similar to that provided in support of the patentability of claims 1 and 10, claims 2-9 and 11-18 are patentable over the cited combination of Gustafson and Camacho.

For the reasons set forth above, the rejection of claims 1-18 under 35 U.S.C. 103(a) as being unpatentable over Gustafson, or in view of Camacho, is overcome. Applicant respectfully requests that the rejection of claims 1-18 be reconsidered and withdrawn.

An indication of the allowability of all pending claims by issuance of a Notice of Allowability is earnestly solicited.

Respectfully submitted,

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